

ADAMS ADVANTAGE

with Bay Equity Home Loans

Purchase of an Existing Construction

FHA 3.5% Down Loan

Purchase Price: **\$271,900**

Loan Amount: **\$266,974.00** (Includes FHA UFMIP)

Lender Fees: **\$1,590**

Appraisal: **\$525**

Survey: **\$375**

Title Fees: **\$2,947.95**

Owner's Title Policy: **included in title fees above**

Recording Tax and Gov. Fees: **\$1,682**

Homeowner's Policy: **\$1,600**

Escrow: **\$1,249.68**

Closing Costs Total: **\$9,969.63**

Down payment total: **\$9,516**

Total Cash to Close: \$19,486.13

Purchase of an Adams Home

FHA 3.5% Down Loan

Purchase Price: **\$271,900**

Loan Amount: **\$266,974** (Includes FHA UFMIP)

Lender Fees: **\$0** (Waived by Bay Equity!)

Appraisal: **\$175** (\$350 Credit from Adams Homes!)

Survey: **\$0** (Paid by Adams Homes!)

Title Fees: **\$0** (Paid by Adams Homes!)

Owner's Title Policy: **\$299.50**

Recording Tax and Gov. Fees: **\$0** (Paid by Adams Homes!)

Homeowner's Policy: **\$660** (New Home Estimate)

Escrow: **\$1,014.69**

Closing Costs Total: **\$2,149.19**

Down payment total: **\$9,516.50**

Total Cash to Close: \$11,665.69

Savings of \$7,820.44 just for buying new!

New Construction can mean lower insurance costs and less maintenance!

Assuming a 12/31/2020 closing date.

CALL ME TODAY TO LEARN MORE!



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HOME LOANS
bay equity

ADAMS
HOMES
BL# CRC1330146

These charts compare costs if you were to close on 12/31/2020 - figures are subject to change after this date. These hypothetical examples are illustrations for educational purposes only and are neither an offer to lend nor a Good Faith Estimate. Actual costs can be less, and actual rates are subject to change at any time. Adams Homes pays recording tax and fees with use of an approved lender. The figures for the existing home purchase were pulled from a title estimator with Nationwide Title Group. Bay Equity will be waiving origination fee with any Adams Home purchase. Qualification for any loan is dependent on individual circumstance and subject but not limited to employment/income, credit history and acceptable liquid assets to close.



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